

Allstate Financial Workplace Division offers employees insurance products that protect their financial security and well-being. After all, it's always been Allstate's business to protect families and their assets. Millions of Americans have been trusting us for more than 70 years. And it's not just because we're the nation's largest insurance company. Or because we get top ratings from independent agencies like Standard & Poor's, Moody's and A.M. Best. It's because we take the time to understand our customers' concerns and advise them on what's best for them. Because to us, relationships with our customers are our biggest asset.



Workplace Division

Allstate Financial Workplace Division is the marketing name for American Heritage Life Insurance Company. Home Office: Jacksonville, FL. ahlcorp.com. All products are underwritten by American Heritage Life Insurance Company, a wholly-owned subsidiary of The Allstate Corporation. Home Office: Northbrook, IL. allstate.com.
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voluntary disability

Group STD Insurance

A program of voluntary coverage from your employer and Allstate Financial Workplace Division.

- Easy to apply for
- Convenient payroll deduction
- Provides off-the-job coverage to all full-time employees who are actively working 30 or more hours per week
- Competitive group rates

prepare for the unexpected

Every year, 20.5 million Americans suffer a disabling injury.¹

¹ *Injury Facts*, National Safety Council, 2001.

If a disabling injury or illness stops you in your tracks, one of your most valuable assets, your income, could stop but your bills will go on (and on)!

With Voluntary Group Short-Term Disability Insurance from Allstate Financial Workplace Division, you'll be prepared for the unexpected with flexible, affordable income protection.

PLAN HIGHLIGHTS

This product provides standard off-the-job only coverage (non-occupational) for active full-time employees working 30 hours or more per week.

Your Disability Income Plan lets you select a benefit amount in \$100 increments from a minimum of \$400 up to a maximum of \$3,000, but may not exceed 60% of your earnings. You will be eligible to receive up to 100% of your gross earnings from a combination of your monthly Short-Term Disability benefit, sick leave, salary continuation, and North Carolina State Government Employee Disability Income benefits. Sick leave must be used in accordance with state policy.

Coverage is "Guaranteed Issue" (no health questions) if you enroll within 31 days of the eligibility date. Proof of good health is required if you enroll more than 31 days after your eligibility date and for all amounts in excess of the Guaranteed Issue limits.

Benefits begin after the elimination period (during which you are totally disabled) has been met. Pregnancy and childbirth are covered the same as any other sickness. Premiums are waived after disability has continued for 90 days.

DEFINITION OF TOTAL DISABILITY

You are totally disabled when Allstate Financial Workplace Division determines that you are unable, due to sickness or injury, to perform all the substantial and material duties of your regular occupation and you are not working in any occupation.

PARTIAL DISABILITY

We will continue to pay you a disability benefit after you have received benefits under this plan if you are partially disabled and your disability earnings are less than 80% of pre-disability earnings. Payments will be based on the percentage of income you are losing due to disability.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

RECURRENT DISABILITY

Your current disability will be treated as part of your prior claim and will not require completion of another elimination period if you fully performed any occupation for your employer on a full-time basis for less than 14 consecutive days and the current disability is related to or due to the same cause(s) as the prior disability.

MATERNITY COVERAGE

Disability due to pregnancy is covered the same as any other illness.

WAIVER OF PREMIUM

Coverage will be continued and you are not required to pay premiums after 90 days of disability under this plan. Since you are insured through the North Carolina State Government, you should remain on active payroll status so that payroll deductions can continue during your period of disability.

24 MONTH CONTINUATION OF COVERAGE

You have the option, if your employment with the policyholder ends, to continue your same group coverage at the current group rates for up to 24 months provided you've been insured under the policy for at least 12 consecutive months and you are not disabled, on a leave of absence, and not covered by any other group disability plan. This continuation is subject to the continuation of the Group Policy.

EXCLUSIONS AND LIMITATIONS

Monthly benefits are reduced by the deductible sources of income listed in the group policy, including, but not limited to: benefits you received or for which you are eligible to receive under the employer's retirement plan, any state compulsory benefit act or law, other group insurance plan, salary continuation or accumulated sick leave plan, and Social Security (or other federal disability benefits); however, if sick leave or salary continuation payments plus North Carolina State Employees Disability Income benefits plus the Allstate Financial Workplace Division (AFWD) gross disability benefit exceed 100% of your monthly earnings, we will subtract the amount in excess of 100% from the AFWD benefit. The AFWD monthly benefit will not be reduced to less than \$100.

Your plan does not cover any disabilities caused by, or resulting from (directly or indirectly), your:

1. loss of professional license, occupational license, or certificate; or
2. participation in a felony; or
3. intentionally self-inflicted injuries; or
4. active participation in a riot; or
5. commission of a crime for which you have been convicted under state or federal law; or
6. pre-existing condition; or
7. occupational sickness or injury (except the occupational sickness or injury of a covered partner or sole proprietor who cannot be covered by Workers' Compensation law will be covered).

This plan will not cover a disability due to war, declared or undeclared, or any act of war. Allstate Financial Workplace Division will not pay a benefit for any period of disability during which you are incarcerated.

This brochure is for use in the North Carolina Department of Health and Human Services enrollment which is situated in North Carolina.

PRE-EXISTING CONDITIONS

Benefits will not be paid for disabilities that begin within 12 months of your effective date of coverage, if caused by a pre-existing condition, defined as any condition for which you received medical treatment, consultation, care, services, or prescribed drugs or medicines in the 12 months just prior to the effective date of coverage. Injury which occurs before you are covered under this plan will be treated as a sickness. Disability must begin while you are covered under this plan. You must be actively at work for insurance to become effective.

If you do not enroll within 31 days of your initial enrollment period, you may later enroll only during the annual re-enrollment period, you may later enroll only during an annual re-enrollment period, and proof of good health will be required.

Group Voluntary Term Disability Insurance is provided by policy form number GVD-4000, or state variations thereof. This is a brief overview of the benefits available under a Group Policy issued by AFWD. Details of the insurance, including exclusions, restrictions and other provisions are included in the Certificate of Insurance that will be issued to you. However, the insurance will be governed solely by the terms and conditions of the Group Policy, which alone will make up the agreement by which the insurance will be provided.